THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (f) Farmers in the country do face certain problems in terms of out reach as well as access to credit. The total amount of loans disbursed to Agriculture by all institutionalized agencies including Commercial Banks, Co-operatives and RRBs during the year ending 2004-05 were Rs. 1,15,243 crores. However, to mitigate the problems of farmers Government of India/RBI/NABARD have taken following steps to provide hassle free and timely credit to farmers:—

(i) Reserve Bank of India has issued instructions to Commercial Banks that under priority sector including all loan applications upto a credit limit of Rs. 25,000/- should be disposed of within a fortnight and those for over Rs. 25,000/- within 8 to 9 weeks.

(ii) The banks have been asked to simplify the procedure for sanction of loan.

(iii) One page documentation has been circulated among banks for adoption.

(iv) Reserve Bank of India has instructed banks not to insist on collateral or margin for loans upto Rs. 50000/-

(v) Banks have been asked to issue Kisan Credit Cards to all eligible farmers.

(vi) Financing of Self Help Groups is being emphasised.

(vii) A Project has been initiated for lending by banks to joint liability groups of tenant farmers and oral lessees.

Incentive to officer/staff posted in Island

1611. DR. ALLADI P. RAJKUMAR: Will the Minister of FINANCE be pleased to refer to answer to Starred Question 186 given in the Rajya Sabha on the 14th December, 2004 and state:

(a) whether it is a fact that officer/staff settled in one island posted to some far flung island, have to leave their families behind and manage double establishments as they cannot commute daily from the far flung island which at times take more time to reach than travelling from mainland; and

(b) if so, the reasons for not providing these islanders with adhoc and temporary incentive when they are also managing double establishments?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Yes, Sir. It is possible that some of the officers/staff settled in one island when posted to another island, within the Andaman & Nicobar Islands, may have to maintain double establishments. The rationale for providing the incentive to officers in banks posted from outside to difficult/remote centers is that the difficulties faced by an officer from outside/mainland would be qualitatively as well as quantitatively greater than the hardship faced by a local officer. The Supreme Court has upheld this view in CA No. 3107/1991 (1992-I-LLN-63) observing that providing such benefit cannot be treated as discriminatory. Besides, providing a local officer/staff with the adhoc and temporary incentive within the Andaman & Nicobar Islands would result in similar demands by officers/ staff of Government of India and all other sectors, who are presently employed locally, in any area, region or a State. Incidentally, officers/staff from the mainland are posted in the Andaman & Nicobar Island primarily, because of lack of availability of staff from the local populace.

Theft and Loot in Banks

†1612. SHRI JANARDAN DWIVEDI: Will the Minister of FINANCE be pleased to state:

(a) the number of cases of bank robberies, dacoities and theft of articles from bank lockers reported during the last one year, particularly in Delhi;

(b) the number of cases in which bank employees have been found involved; and

(c) what concrete steps have been taken by Government to check bank robberies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Reserve Bank of India (RBI) has reported 150 cases of bank robberies and dacoities during the year ended March 2005. Three cases of bank robberies have been reported in Delhi during this period. As regards theft from lockers, only one incident was reported

†Original notice of the question was received in Hindi.